

## Claims

- [c1] A method for renewing an insurance contract for an insured risk comprising the steps of:
- storing data associated with said insurance contract in a system server by an insurer;
  - providing electronic access to said system server by way of a website;
  - allowing a representative of a ceding party to said contract to access said system server to renew said contract;
  - upon said representative accessing said system server to renew said contract, displaying through said website at least one question to determine if a change has occurred with respect to said insured risk which would affect terms of said contract;
  - prompting said representative to answer said at least one question;
  - upon said representative answering said question through said website in such a manner as to indicate no substantial change which would affect terms of said contract, generating by said system server, renewal terms for renewal of said contract and displaying said renewal terms on said website; and
  - allowing said representative to electronically accept said renewal terms through said website.
- [c2] The method as set forth in Claim 1 and including the step of:
- upon acceptance of said renewal terms by said representative, generating by said system server and displaying on said website a confirmation message regarding renewal of said contract.
- [c3] The method as set forth in Claim 1 further including the steps of:
- upon said representative responding to said question through said website in such a manner as to indicate a change with respect to said insured risk which would affect terms of said contract, providing on said website means to enable entry of explanatory information by said representative regarding said change; and
  - providing means for said representative to electronically convey said

explanatory information to an underwriter of said insurer.

[c4] The method as set forth in Claim 1 wherein said step of allowing a representative of a ceding party to said contract to access said system server to renew said contract includes providing a listing of contracts of said ceding party including an indication of whether said contract is subject to renewal or whether said contract has been renewed.

[c5] A method for renewing an insurance contract comprising the steps of:  
storing data associated with said insurance contract in a system server;  
providing electronic access to said system server by way of a website;  
upon a representative of a ceding party to said contract accessing said system server to renew said contract, displaying through said website a plurality of underwriting questions which can be answered yes or no to determine if a change has occurred with respect to an insured risk which would affect terms of said contract;  
upon said representative of said ceding party responding no to each of said underwriting questions through said website indicating no change has occurred with respect to an insured risk, generating by said system server renewal terms to enable renewal of said contract and displaying said renewal terms on said website; and  
allowing said representative to electronically accept said renewal terms through said website.

[c6] The method as in Claim 5 further including the step of:  
upon acceptance of said renewal terms by said representative, generating by said system server and displaying on said website a confirmation message regarding renewal of said contract.

[c7] The method as in Claim 5 further including the steps of:  
upon said representative answering yes to one of said underwriting questions indicating a change with respect to said insured risk, providing on said website means to enable entry of explanatory

information by said representative regarding said change; and electronically conveying a message regarding said contract, said change, and said explanatory information to an underwriter of said insurer.

[c8] The method as set forth in Claim 5 wherein said step of allowing a representative of a ceding party to said contract to access said system server to renew said contract includes providing a listing of contracts of said ceding party including an indication of whether said contract is subject to renewal or whether said contract has been renewed.

[c9] A method for renewing an insurance contract and comprising the steps of:

- storing in a system server data associated with a plurality of insurance contracts issued to a ceding party by an insurer;
- providing secure internet access to said system server by way of a website;
- providing access through said website to a listing of said insurance contracts issued to said ceding party, wherein said listing for each contract includes an indication of a status of each said contract including an indication if said contract is available for renewal;
- allowing said representative to electronically select for renewal one of said contracts from said listing;
- upon said representative selecting one of said contracts for renewal, displaying through said website a plurality of underwriting questions, which can be answered yes or no, to determine if a change has occurred with respect to said insured risk which would affect the underwriting of said contract;
- upon said representative of said ceding party responding no to each of said underwriting questions through said website indicating no change has occurred with respect to an insured risk, generating by said system server renewal terms to enable renewal of said contract and displaying said renewal terms on said website;
- allowing said representative to electronically accept said renewal terms

through said website;  
generating by said system server and displaying on said website a  
confirmation message confirming renewal of said contract;  
upon said representative answering yes to one of said underwriting  
questions indicating a change with respect to said insured risk,  
providing on said website means to enable entry of explanatory  
information by said representative regarding said change; and  
electronically conveying a message regarding said contract, said  
change, and said explanatory information to an underwriter of said  
insurer.

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